



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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**INDIVIDUAL PET HEALTH INSURANCE PLANS**  
**OFFERED IN MASSACHUSETTS**

Plans offered by companies licensed to offer pet insurance and meeting requirements of M.G.L. Chapter 175  
(effective June 1, 2012)

**AETNA INSURANCE COMPANY OF CONNECTICUT**

151 Farmington Avenue, Hartford, CT 06156

Phone: 1-860-273-0123 Website: <http://www.aetna.com>

Form #	Form Name	Effective Date
GR-96539 AI	Pets Accident & Illness Policy	July 2, 2009
GR-96539 ACC	Pets Accident Policy	July 2, 2009

**AGCS MARINE INSURANCE COMPANY**

33 W. Monroe Street, Suite 1200, Chicago, IL 60603

Phone: 312-224-3300 Website: <http://gopetplan.com>

Form #	Form Name	Effective Date
ALL-PETIC-POL 04/10	Pet Health Insurance Policy – Introductory Policy – Cat	Apr. 6, 2011
ALL-PETID-POL 04/10	Pet Health Insurance Policy – Introductory Policy – Dog	Apr. 6, 2011
ALL-PETBC-POL 04/10	Pet Health Insurance Policy – Bronze – Cat	Apr. 6, 2011
ALL-PETBD-POL 04/10	Pet Health Insurance Policy – Bronze – Dog	Apr. 6, 2011
ALL-PETSC-POL 04/10	Pet Health Insurance Policy – Silver – Cat	Apr. 6, 2011
ALL-PETSD-POL 04/10	Pet Health Insurance Policy – Silver – Dog	Apr. 6, 2011
ALL-PETGC-POL 04/10	Pet Health Insurance Policy – Gold – Cat	Apr. 6, 2011
ALL-PETGD-POL 04/10	Pet Health Insurance Policy – Gold – Dog	Apr. 6, 2011
ALL-PETPC-POL 04/10	Pet Health Insurance Policy – Platinum – Cat	Apr. 6, 2011
ALL-PETPD-POL 04/10	Pet Health Insurance Policy – Platinum – Dog	Apr. 6, 2011
ALL-PECEEC 04/10	Pre-Existing Condition Exclusion – Cat	Apr. 6, 2011
ALL-PECEED 04/10	Pre-Existing Condition Exclusion – Cat	Apr. 6, 2011
ALL-PET-PC 04/10	Policy Change Endorsement	Apr. 6, 2011
ALL-PETD-WD 04/10	Working Dog Endorsement	Apr. 6, 2011
ALL-PSEC-MA 04/10	Amendatory Endorsement – Cats	Apr. 6, 2011
ALL-PSED-MA 04/10	Amendatory Endorsement - Dogs	Apr. 6, 2011

**AMERICAN ALTERNATIVE INSURANCE CORPORATION**

555 College Road East, Princeton, NJ 08543

Phone: 1-800-305-4954 Website: <http://www.amre.com>

Form #	Form Name	Effective Date
PH 2001 MA (9-10)	Basic Plan Policy	Nov. 18, 2010
PH 2002 MA (9-10)	Preferred Plan Policy	Nov. 18, 2010

PH 2003 MA (9-10)	Preferred Plus Policy	Nov. 18, 2010
PH 2004 MA (9-10)	AccidentFirst Policy	Nov. 18, 2010
PH 2005 MA (9-10)	Adoption Plan Policy	Nov. 18, 2010
PH 2006 MA (9/10)	EmergencyFirst Plan Policy	Nov. 18, 2010
PH 2007 MA (9-10)	FirstCoverage Plan Policy	Nov. 18, 2010
PH 2009 MA (9-10)	Paws Plan Policy	Nov. 18, 2010
PH 2010 MA (9-10)	Seniors Plan Policy	Nov. 18, 2010
PH 2011 MA (9-10)	TravelFirst (Auto Collision) Plan Policy	Nov. 18, 2010
PH 2012 MA (9-10)	WarrantyFirst Plan Policy	Nov. 18, 2010
PH 2017 MA (9-10)	Hereditary/Chronic/Congenital 25% Endorsement	Nov. 18, 2010
PH 2018 MA (9-10)	Hereditary/Chronic/Congenital 100% Endorsement	Nov. 18, 2010
PH 2022 MA (9-10)	Routine 125 Coverage Endorsement	Nov. 18, 2010
PH 2023 MA (9-10)	Routine 250Care Coverage Endorsement	Nov. 18, 2010
PH 2024 MA (9-10)	Routine 400 Care Coverage Endorsement	Nov. 18, 2010
SIG 1000 (9/10)	Signature Endorsement	Nov. 18, 2010
PH 2116 MA (9-10)	MA Policy Cancellation and Renewal Endorsement	Nov. 18, 2010
PH 2019 MA (9-10)	Illness Waiting Period Coverage Endorsement	Nov. 18, 2010
PH 2020 MA (9-10)	Pet Resort Endorsement	Nov. 18, 2010
PH 2021 MA (9-10)	Prescription Food Endorsement	Nov. 18, 2010
PH 2016 MA (9-10)	Breeder's Coverage Endorsement	Nov. 18, 2010
PH 2118 MA (9-10)	MA State Amendatory Endorsement	Nov. 18, 2010

### **AMERICAN MODERN HOME INSURANCE COMPANY**

7000 Midland Boulevard, Amelia OH 45102

Phone: 1-800-511-9172

Website: <http://www.embracepetinsurance.com>

Form #	Form Name	Effective Date
PET50 (09/11)	Pet Health Insurance Customizable Policy	Mar. 21, 2012
PEX00 (03/09)	Policy Execution Endorsement	Mar. 21, 2012
PET20 (09/11)	Massachusetts Amendatory Endorsement	Mar. 21, 2012

### **AMERICAN PET INSURANCE COMPANY**

5245 Shilshole Avenue NW, Seattle, WA 98107

Phone: 1-888-738-7478

Website: <http://www.trupanion.com>

Form #	Form Name	Effective Date
TRU-00001 (08/11) <sup>1</sup>	Pet Health Insurance Policy	Oct.1, 2011
TRU-00002 (05/10)	Additional Coverage and Benefits Endorsement	July 9, 2010
TRU-00003 (05/10)	Veterinary Examination Fees Endorsement	July 9, 2010
TRU-00004 (05/10)	Hip Dysplasia Endorsement	July 9, 2010
TRU 00007 (12/10)	Exclusion Arising from a Specific Condition	April 7, 2011
TRU-00009 (08/11)	Optional Benefits Endorsement	Oct. 1, 2011
TRU-00010 (08/11)	Breeding Endorsement	Oct. 1, 2011

### **CENTRAL STATES INDEMNITY COMPANY OF OMAHA**

1212 N. 96<sup>th</sup> Street, Omaha, NE 68134

Phone: 402-997-8000

Website: <http://www.csidirect.com>

Form #	Form Name	Effective Date
11852 Rev. <sup>2</sup>	PurinaCare Pet Health	July 1, 2010
11853 Rev. <sup>2</sup>	PurinaCare Pet Health plus Preventive Care Benefits	July 1, 2010

<sup>1</sup> This form replaces form #TRU-00001 (10/10), originally effective April 7, 2011, which replaced form #TRU-00001 (05/10), originally effective July 9, 2010.

<sup>2</sup> These forms replace forms #11852 and #11853, originally effective March 1, 2010.

11878	PurinaCare Pet Health Accident Only Plan	July 1, 2010
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### **INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA**

70 Pine Street, New York, NY 10270

Phone: 1-877-638-4244

Website: <http://www.aig.com>

Form #	Form Name	Effective Date
99334 (06/08) <sup>3</sup>	PurinaCare Pet Health	Nov. 18, 2008
99639 (07/08) <sup>3</sup>	PurinaCare Pet Health plus Preventive Care Benefits	Nov. 18, 2008

### **MARKEL AMERICAN INSURANCE COMPANY**

4600 Cox Road, Glen Allen, VA 23060

Phone: 1-800-416-4364

Website: <http://www.markelinsurance.com>

Form #	Form Name	Effective Date
MIM1000-MA (02/10)	Pet Health Insurance Policy	June 9, 2011
MEIM5235-MA (02/10)	Pet Health Policy Changes	June 9, 2011
MEIM 5241 (05-11)	Amendatory Endorsement – Waiting Period	July 16, 2011

### **MARKEL INSURANCE COMPANY**

4600 Cox Road, Glen Allen, VA 23060

Phone: 1-800-416-4364

Website: <http://www.markelinsurance.com>

Form #	Form Name	Effective Date
MPH100-A-F (05/10) <sup>4</sup>	Pet Healthcare Policy – Accident Only	Apr. 1, 2011
MPH100-E-F (05/10) <sup>4</sup>	Pet Healthcare Policy - Essential	Apr. 1, 2011
MPH100-W-F (05/10) <sup>4</sup>	Pet Healthcare Policy - Wellness	Apr. 1, 2011
MPH100-WP-F (05/10) <sup>4</sup>	Pet Healthcare Policy – Wellness Plus	Apr. 1, 2011
MPH128-MA (05/10)	MA Amendatory Endorsement	Apr. 1, 2011
MPH130 (07/08)	Wellness Amendatory Endorsement	Sept. 1, 2008
MPH131-A (07/08)	Pet Healthcare Policy Changes	Sept. 1, 2008
MPH132-MA (05/09)	MA Exclusion – Congenital/Inherited Conditions	June 20, 2009
MPH133 (05/10)	Sales Tax and Medical Waste Fee Coverage Buyback	Apr. 1, 2011
MPH134 (05/10)	Coinsurance Changes – Preventive Care	Apr. 1, 2011
MPH135-MA (05/10)	MA Coinsurance Changes – Preventive Care and Spaying and Neutering and Boarding Reimbursement	Apr. 1, 2011
MPH136 (05/10)	Coverage Limits Changes – Preventive Care	Apr. 1, 2011
MPH137-MA (05/10)	MA Coverage Limits Changes – Preventive Care, Services to Spay or Neuter Your Pet and Boarding Reimbursement Sub-limit	Apr. 1, 2011
MPH 1200-MA (04/12)	Amendatory Endorsement	June 1, 2012

### **NATIONAL CASUALTY COMPANY**

8877 North Gainey Center Drive, Scottsdale, AZ 85261-4110

Phone: 1-800-540-2016 or 1- 800-USA-Pets

Website: <http://www.petinsurance.com>

Form #	Form Name	Effective Date
VS-G-1 (4-07)	Standard Plan for Cats and Dogs	Aug. 15, 2007
VS-G-2 (11-08)	VPI Medical Plan Coverage Form	May 18, 2010
VS-G-3 (11-08)	VPI Major Medical Plan Coverage Form	May 18, 2010
VS-G-4 (11-08)	VPI Injury Plan Coverage Form	May 18, 2010
VS-G-5 (11-08)	VPI Feline Select Coverage Form	May 18, 2010

<sup>3</sup> No longer marketed or sold in Massachusetts as of February 1, 2010.

<sup>4</sup> These forms replace forms #MPH100-A (03/07), #MPH100-E (03/07), #MPH100-W (03/07), #MPH100-WP (03/07), originally effective March 1 2008.

VS-21 (4-07)	Superior Plan for Cats and Dogs	Aug. 15, 2007
VS-A-1 (8-02)	Avian & Exotic Pet Plan	Jan. 1, 2003
VS-49 (8-00)	Avian Supplemental & Routine Care Endorsement	Mar. 26, 2001
VS-28 (2-11) <sup>5</sup>	Amendatory Cancer Rider	Feb. 14, 2012
VS-30 (2-11) <sup>5</sup>	Amendatory Cancer Rider	Feb. 14, 2012
VS-79 (2-11) <sup>6</sup>	Amendatory CareGuard Core Coverage Rider	Feb. 14, 2012
VS-80 (6-09) <sup>7</sup>	Amendatory CareGuard Core Coverage Rider	Feb. 14, 2012
VS-117 (7-08)	General Provision Endorsement	Oct. 15, 2008
VS-244-MA (3-10)	Amendatory Endorsement – Massachusetts	May 18, 2010
VS-248-MA (2-11)	Amendatory CareGuard Premier Coverage Rider	Feb. 14, 2012
VS-249-MA (2-11)	Amendatory CareGuard Premier Coverage Rider	Feb. 14, 2012

### **NORTH AMERICAN ELITE INSURANCE COMPANY**

650 Elm Street, Manchester, NH 03101

Phone: 1-603-644-6600

Website: <http://www.gopetplan.com>

Form #	Form Name	Effective Date
NAE-PETPD-POL (09/09)	Pet Health Insurance Policy – Platinum (for dogs)	July 9, 2010
NAE-PETGD-POL (09/09) <sup>8</sup>	Pet Health Insurance Policy – Gold (for dogs)	July 9, 2010
NAE-PETSD-POL (09/09) <sup>8</sup>	Pet Health Insurance Policy – Silver (for dogs)	July 9, 2010
NAE-PETBD-POL (09/09) <sup>8</sup>	Pet Health Insurance Policy – Bronze (for dogs)	July 9, 2010
NAE-PETPC-POL (09/09)	Pet Health Insurance Policy – Platinum (for cats)	July 9, 2010
NAE-PETGC-POL (09/09) <sup>8</sup>	Pet Health Insurance Policy – Gold (for cats)	July 9, 2010
NAE-PETSC-POL (09/09) <sup>8</sup>	Pet Health Insurance Policy – Silver (for cats)	July 9, 2010
NAE-PETBC-POL (09/09) <sup>8</sup>	Pet Health Insurance Policy – Bronze (for cats)	July 9, 2010
NAE-PETD-001 (07/08)	Pre-existing Condition Endorsement (for dogs)	Nov. 4, 2008
NAE-PETC-001 (07/08)	Pre-existing Condition Endorsement (for cats)	Nov. 4, 2008
NAE-PETD-002 (09/09) <sup>8</sup>	Amendatory Endorsement (for dogs)	July 9, 2010
NAE-PETC-002 (09/09) <sup>8</sup>	Amendatory Endorsement (for cats)	July 9, 2010

### **PRAETORIAN INSURANCE COMPANY**

88 Pine Street, 16<sup>th</sup> Floor, New York, NY 10005

Phone: 1-212-422-1212

Website: <http://www.qbeamericas.com>

Form #	Form Name	Effective Date
PPM-1002 MA 02/03	Pet Protection for Classic Plan	May 9, 2003
PPM-1001 MA 02/03	Pet Protection for Best Budget Plan	May 9, 2003
ICH Adopted pet SC Cr END	QuickCare Gold 100% and QuickCare Gold 70%	May 5, 2006
ICH Travel Product	Travel Product Policy Terms & Conditions	May 5, 2006
ICH TC	TenantCare Policy Terms & Conditions	May 5, 2006
ICH TCS	TenantCare Senior Policy Terms & Conditions	May 5, 2006
ICH TenantCare END	TenantCare Third Party Damage Coverage	May 5, 2006
ICH ShelterCare	ShelterCare Policy Terms & Conditions	May 5, 2006
ICH SCUS2005	ShelterCare Policy Terms & Conditions	May 5, 2006
ICH QuickCare Policy	QuickCare Policy Terms & Conditions	May 5, 2006

<sup>5</sup> These forms replace form #VS-28 (4-07) and #VS-30 (4-07), originally effective August 15, 2007.

<sup>6</sup> This form replaces form #VS-79 (6-09), originally effective July 29, 2009, which replaced form #VS-79 (4-07), originally effective August 15, 2007.

<sup>7</sup> This form replaces form #VS-80 (6-09), originally effective July 29, 2009.

<sup>8</sup> These forms replace forms #NAE-PETGD-POL (07/08), #NAE-PETSD-POL (07/08), #NAE-PETBD-POL (07/08), #NAE-PETGC-POL (07/08), #NAE-PETSC-POL (07/08), #NAE-PETBC-POL (07/08), #NAE-PETD-002 (06/08), and #NAE-PETC-002 (06/08), originally effective November 4, 2008.

ICH QuickCare Intro	QuickCare Intro Policy Terms & Conditions	May 5, 2006
ICH QCS	QuickCare Senior Policy Terms & Conditions	May 5, 2006
ICH 1000 0706	QuickCare Gold 100% and 70% Insurance Policy	Apr. 23, 2007
ICH 1131 0706	QuickCare Gold 90% Insurance Policy	Apr. 23, 2007
ICH 1132 0706	QuickCare Gold 100% Co-payment Endorsement	Apr. 23, 2007
ICH 1133 0806	QuickCare Intermediate Policy Terms and Conditions	Apr. 23, 2007
ICH QCPreferred	QuickCare Preferred Insurance Policy	May 5, 2006
ICH QCP Cats	QuickCare Plus for Cats	May 5, 2008
ICH QuickCare for Indoor Cats	QuickCare for Indoor Cats	May 5, 2006
ICH QCforLife Acc	QuickCare for Life Accident Only	May 5, 2006
ICH QCLife A&I	QuickCare for Life, Accident and Illness	May 5, 2006
ICH Prescription Food Diet END	Prescription Diet – Illness Control	May 5, 2006
ICH KC	KennelCare Policy Terms & Conditions	May 5, 2006
ICH EC	EmergencyCare Policy Terms & Conditions	May 5, 2006
ICH DU END	Double Illness Category Limits Endorsement	May 5, 2006
ICH	Document of Insurance	May 5, 2006
ICH-SC	Document of Insurance – ShelterCare	May 5, 2006
ICH Co Pay	Co-Payment Endorsement	May 5, 2006
ICH Breeders END	Breeders Endorsement	May 5, 2006
ICH Warranty Program	Warranty Program Policy Terms & Conditions	May 5, 2006

### **RLI INSURANCE COMPANY**

9025 N. Lindbergh Drive, Peoria, IL 61615

Phone: 1-800-511-9172

Website: <http://www.embracepetinsurance.com>

Form #	Form Name	Effective Date
EPI 101 (05/10)	Pet Health Insurance Customizable Policy	Dec. 21, 2010
EPI 420 (11/10)	Massachusetts Amendatory Endorsement	Dec. 21, 2010

### **UNITED STATES FIRE INSURANCE COMPANY**

305 Madison Avenue, Morristown, NJ 07962

Phone: 1-973-490-6600

Website: <http://www.cfrins.com>

Form #	Form Name	Effective Date
RFP-06	Risk-Free Certificate	Mar. 19, 2007
AO-06	Accident-Only Certificate	Mar. 19, 2007
BP-06	Basic Certificate	Mar. 19, 2007
VP-06	Value Certificate	Mar. 19, 2007
CP-06	Choice Certificate	Mar. 19, 2007
PI-FM-08	Amendatory Endorsement	Sept. 29, 2008
TRIAL.30.072011	Trial 30-day Policy	May 31, 2012
TRIAL.60.072011	Trial 60-day Policy	May 31, 2012
BAS.1.072011	Level 1 Policy	May 31, 2012
BAS.2.072011	Level 2 Policy	May 31, 2012
BAS.3.072011	Level 3 Policy	May 31, 2012
BAS.4.072011	Level 4 Policy	May 31, 2012
END.CCE.072011	Continuing Care Amendatory Endorsement	May 31, 2012
END.WC.072011	Wellness Endorsement	May 31, 2012
END.CHC.072011	Congenital and Hereditary Care Amendatory Endorsement	May 31, 2012